

RECORDATION REQUESTED BY:

First National Bank of Lincolnwood
6401 N. Lincoln Avenue
Lincolnwood, Illinois 60712-4089



WHEN RECORDED MAIL TO:

C.A. Greenstein, Senior Vice President
First National Bank of Lincolnwood
6401 N. Lincoln Avenue
Lincolnwood, Illinois 60712-4089

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

SUBORDINATION AGREEMENT

STATE OF ILLINOIS)
COUNTY OF COOK)

SS:

KNOW ALL MEN BY THESE PRESENTS:

THIS SUBORDINATION AGREEMENT, hereinafter referred to as Agreement, is made and entered into this 11th day of DECEMBER, 2001 by and among the undersigned Borrower(s) and the Subordinating Party.

WITNESSETH:

WHEREAS, Firststar Home Mortgage Corporation as a condition precedent to the origination of a Loan to the Borrower(s) requires the subordination of the lien held by the Subordinating Party, The First National Bank of Lincolnwood, and

WHEREAS, the Subordinating Party agrees to subordinate its lien on the hereinafter described Property.

NOW THEREFORE, in consideration of such Loan being made and other good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, and in consideration of other significant benefits, the Borrower(s) and the Subordinating Party mutually agree as follows:

1. The property subject to this Agreement is located at: 1016 Greenwood, Wilmette, Illinois 60091 and is legally described as follows:

THE EAST 1/2 OF LOT 10 AND THE WEST 30 FEET OF LOT 11 IN BLOCK 14 IN GAGE'S ADDITION TO WILMETTE IN SECTION 27, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 25, 1886, AS DOCUMENT 766251 IN BOOK 24 OF PLATS, PAGE 26, IN COOK COUNTY, ILLINOIS

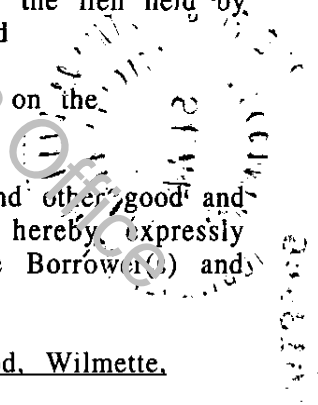
R.E. TAX ID #05-27-308-019, 05-27-308-018

2. The superior debt is more fully described in a note in the original principal sum of TWO HUNDRED THIRTY FIVE THOUSAND AND 00/100-----Dollars (\$235,000.00), executed by Borrower(s), made payable to Firststar Home Mortgage Corporation and

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Property of Cook County

Handwritten number: 3



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secured by a Mortgage to be filed of record in the Mortgage Records of the above county.

3. The subordinated debt is more fully described in a First Credit Equity Line Agreement in the original principal sum of ONE HUNDRED EIGHTY THOUSAND AND 00/100-----Dollars (\$180,000.00), executed by Mark M. Christerson and Marcy C. Christerson, his wife to The First National Bank of Lincolnwood and secured by a Mortgage duly recorded as document No. 09018857 in the office of the Recorder of Deeds in the County COOK and by a Modification Agreement as to the interest rate to be filed of record in the Mortgage Records of the above County.

4. The Subordinating Party who is now the holder of the subordinated debt, for the consideration recited above, agrees that the subordinated debt is made subordinate, subject, and inferior by this Agreement to the superior debt held by Firststar Home Mortgage Corporation under the provisions of said Mortgage and the Note secured thereby and for all purposes specified therein; provided, however the amount of the superior debt shall not exceed the principal amount of Two Hundred Thirty Five Thousand and 00/100----- Dollars (\$235,000.00).

5. This Agreement constitutes a continuing subordination until the superior debt and any renewal, extensions, or other liabilities arising out of said debt or any part thereof is paid in full.

6. This Agreement shall be governed by the laws of the State of Illinois.

7. This Agreement is binding upon and shall insure to the benefit of the heirs, executors, administrators, successors and assigns of each of the parties hereto.

Executed this 11th day of December 2001.

BORROWER(S):

Mark M. Christerson
Mark M. Christerson

Marcy C. Christerson
Marcy C. Christerson

SUBORDINATING PARTY:

THE FIRST NATIONAL BANK OF LINCOLNWOOD

By: Charles A. Greenstein
Charles A. Greenstein

Title: Senior Vice President

ATTEST:

Michael Quachta
Assistant Secretary

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STATE OF ILLINOIS)
COUNTY OF COOK)

SS: KNOW ALL MEN BY THESE PRESENTS:
(Borrower Acknowledgment)

BEFORE ME, the undersigned authority, on this day appeared Mark C. Christeson and Marcy C. Christerson, his wife of known to me to be the person(s) whose name(s) are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration thereon expressed.

Given under my hand and Notarial Seal this 11th day of December 2001.



Terri J. Small

Notary Public, State of Illinois
Notary's Name: Terri J. Small
Notary's Commission Expires: 6.30.02

THE STATE OF ILLINOIS)
COUNTY OF COOK)

KNOW ALL MEN BY THESE PRESENTS:
(Subordinating Party)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of The First National Bank of Lincolnwood personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Bank caused the corporate seal of said Bank to be affixed to said instrument as said officers own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND NOTARIAL SEAL, this 11th day of Dec. 2001



Kathy Ernst

Notary Public, State of Illinois
Notary's Name: KATHY ERNST
Notary's Commission Expires: 4-5-03

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R.E. TAX ID #05-27-308-019, 05-27-308-018

RETURN TO:

THE FIRST NATIONAL BANK OF LINCOLNWOOD
6401 N. Lincoln Avenue
Lincolnwood, Illinois 60712

THIS INSTRUMENT WAS PREPARED BY:

**Charles A. Greenstein, 6401 N. Lincoln Avenue
Lincolnwood, IL 60712**

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Property of Cook County Clerk's Office

10-1-2008